

**Consumer Action • Consumer Federation of America • Consumers Union
National Association of Consumer Advocates • National Consumers League
National Consumer Law Center • Public Citizen
U.S. Public Interest Research Group**

A Robust Agenda for Consumers

Level the playing field for consumers

American consumers want and deserve a fair shake in the marketplace. The safety of the food we eat, the products we buy, the healthcare we receive and the financial services we choose depend upon it. Yet too often the scales are tipped in favor of industry. Companies spend millions of dollars on lobbyists and campaign contributions to frustrate, delay or roll back sensible safeguards for consumers.

People's voices should count more than corporate money but consumers and their advocates cannot match industry's resources. Consumers and their advocates represent millions of households whose health, safety and financial well-being is at risk without effective regulation. As the financial crisis made brutally clear, unchecked abuses in the marketplace can wreak havoc on individuals, families and the economy at large. Now more than ever, consumers need the strong support of the Administration and Congress to defend existing consumer protections and promote further improvements where needed. The following priorities are essential to helping consumers in 2015:

Fight against efforts to undermine financial security and instead expand upon the financial consumer protections secured in recent years

Measures to rebuild customer confidence and ensure effective consumer protection are essential to the health of not only the U.S. economy, but global financial stability as well. The first six years of the Administration were extraordinary in the depth and breadth of the consumer protection and financial service reforms that were enacted. Many of these reforms, such as the CARD Act, the passage of the far-reaching Dodd-Frank Act, and the creation of the Consumer Financial Protection Bureau (CFPB), have already begun to provide real benefits to consumers and our economy. Unfortunately, since these historic victories, we have seen Wall Street and the U.S. Chamber of Commerce time and again attempt to block full implementation of the essential investor, consumer protection and financial stability reforms of the Dodd-Frank Act, and the necessary and independent regulatory, supervisory and enforcement work of the CFPB. Special interests were recently able to undo provisions in the Dodd-Frank Act that had prevented big banks from gambling with taxpayer money on risky investments in derivatives. We oppose any weakening of Dodd-Frank.

In addition to protecting Dodd-Frank and the CFPB, policymakers must go further. The CFPB and other federal agencies must continue efforts to regulate or eliminate harmful financial products and practices and to ensure appropriate redress in the event of financial institution failure and fraud. Responsible American families continue to suffer

This agenda of essential consumer reforms is intended as a guide for federal policymakers and others concerned about consumer issues. The leaders of eight national consumer organizations produced the platform on behalf of our consumer constituencies and clients to underscore its importance. Because the organizations involved and the issues addressed are diverse, not every organization works on or endorses each item listed, although all firmly support the vast majority. These leaders are unanimous in their support for pro-consumer action on these issues.

financially under a regulatory system that fails to prioritize saving homes over foreclosure, leaves our students struggling with unaffordable debt, allows banks to trick consumers into incurring billions in overdraft fees, and fails to stop unscrupulous practices by payday lenders, debt collectors, credit reporting agencies, credit card companies, prepaid card providers, auto dealers and other financial service companies.

In spite of the strengthening economy, more than 8 million mortgaged homes remain underwater and millions of borrowers still face the potential threat of foreclosure. State and federal efforts to stop mortgage servicing and foreclosure abuses and compensate injured homeowners have been disappointingly slow and woefully inadequate. Far too many unnecessary foreclosures continue to occur, devastating families, communities (especially communities of color) and the overall economy. Further, homeownership opportunities have essentially dried up for many lower income families because of high fees, and overly tight credit terms, while rents have increased dramatically, leaving more than half of all renters paying more than a third of their income for rent.

In our nation, total student loan debt now exceeds \$1 trillion and nearly one in five households has a student loan. Students struggling with a difficult job market or burdened with predatory loans are saddled with debt that will likely follow them to their grave. Private lending institutions and for-profit colleges know there are enormous profits to be made on the backs of the unemployed seeking new job opportunities, ex-military and young people who hope a degree will help them achieve financial success.

The financial services industry continues to make outrageous profits through abusive products that target low-income, unsophisticated and unbanked consumers. Profits from abusive overdraft fees continue to climb, up to \$31.5 billion a year. Payday loans and other abusive small dollar loan products continue to trap consumers in a cycle of debt. Other new products, like prepaid cards and mobile payment services, are beginning to explode in the marketplace, and carry great risks for consumers because they are loaded with fees, can be used to evade state interest rate caps, and lack basic consumer protections, such as dispute rights and deposit insurance protection.

Much remains to be done to protect consumers.

Actions for Congress and the Administration: 1) Support expeditious and vigorous implementation of remaining Dodd-Frank reforms relating to systemic risk and too big to fail, derivatives, executive compensation and other corporate governance issues, as well as critical retail investor protections, including a uniform fiduciary standard for investment advisers and broker-dealers. 2) Oppose efforts to weaken the CFPB or deprive it of the resources and independence it needs to protect consumers in the financial marketplace. 3) Support implementation of the JOBS Act only if it includes strong investor protections. 4) Support and defend the Department of Labor's efforts to update and strengthen protections for retirement investors when they receive professional investment advice. 5) Consider additional structural reforms to restore the stability of the financial system, including imposing hard limits on the size of big banks, reinstating

the Glass-Steagall Act's separation of commercial and investment banking, and requiring large, complex financial institutions to fund themselves with significantly more equity. 6) Support strong rules to reform mortgage servicing to prevent avoidable foreclosures, including a mandate to offer loan modifications that also benefit investors and stop foreclosures during loan modification review and reject industry efforts to weaken the ability-to-repay and qualified mortgage provisions of the DFA. 7) Ensure that the mortgage finance system, either through Fannie Mae and Freddie Mac under conservatorship, or through some reformed system, provide both broad liquidity and responsible and sustainable homeownership opportunities for low and moderate income households. 8) Protect student borrowers from unscrupulous lending practices, restore bankruptcy relief for student loans, and provide relief to struggling students and low-income and unemployed parents. 9) Stop banks and prepaid cards from encouraging and profiting off of overdraft fees, and extend basic protections to prepaid cards and mobile payments. 10) Oppose abusive financial practices by payday lenders, debt collectors, credit reporting agencies, credit card companies, auto dealers and other financial service companies. 11) Continue to investigate large-scale financial fraud, and where sufficient evidence of wrongdoing exists, bring criminal and civil cases as appropriate. 12) Work with states to preserve consumer rights, prevent unfair or discriminatory pricing and improve affordability in the insurance marketplace, including home, auto and disaster insurance.

We note that our organizations are all members of the ongoing multi-stakeholder coalition Americans for Financial Reform and continue to develop and pursue our joint priorities through that coalition. The preceding highlights are intended only as examples drawn from that work.

Oppose efforts to undermine the Affordable Care Act; continue to make health care affordable, accessible and safe

The historic 2010 health reform law has increased coverage to over 16 million Americans through the marketplaces and expanded Medicaid, provided subsidies to those who cannot otherwise afford insurance and established significant protections to consumers such as ending the insurer practice of excluding individuals with pre-existing conditions. It also made a start on some incremental payment reforms in our entitlement programs that will provide incentives for physicians to provide quality care rather than volume of services. But much more must be done to improve the quality of care and to rein in unsustainable health care costs. We need to build on service delivery system reforms that will transform our health care system to one that rewards quality and safety of care, promotes prevention and discourages inappropriate and costly over-utilization.

One in four patients is likely to be harmed while hospitalized. That amounts to nearly nine million people each year, yet most of this harm is preventable. Moreover, harm to hospital patients, including errors and hospital infections, kills an estimated 400,000 people each year, making it the third leading cause of death in America. A December 2012 Johns Hopkins University School of Medicine study of surgical "never events" – the kind of mistakes that should never happen – like operating on the wrong patient or

sewing someone up with a sponge still inside shows that these are happening with “alarming frequency,” more than 4,000 times a year in the U.S.

Federal and state governments have published information about health care-acquired infections, but we still have information about only a fraction of the problem. The Affordable Care Act (ACA) and other federal programs have begun implementing financial payments based on performance, which should create incentives for doctors and hospitals to provide safer care. In addition, the Food and Drug Administration (FDA) has limited authority to require safety testing before medical devices are cleared for sale and limited ability to track the safety of even the highest risk implants. Further, court decisions are limiting FDA’s ability to protect the public. And, FDA has not adequately used its existing authority. As a consequence, certain pharmacies are manufacturing a high volume of unregulated drugs, and drug and device companies continue to market products for unapproved uses.

The public should have the tools and information they need to make health care choices that are right for them and are likely to provide the best quality and safest outcomes. We need to ensure that medical treatments, implants and medicines patients take are high-quality, safe and affordable.

Actions for Congress and the Administration: 1) Protect the ACA, Medicare and Medicaid by supporting policies that reduce wasteful and unnecessary spending, rather than cutting services or shifting costs to consumers. 2) Continue efforts to prevent unjustified insurance rate increases by providers and continue to encourage health exchange policies that promote competition and lower costs. 3) Build on demonstrations in the ACA that encourage better care coordination for high cost individuals, expand pay for performance and chronic disease management, promote evidence-based medicine, and increased primary care by all payers, private and public. 4) Promote the use of generic drugs and expand competitive bidding in public health care programs. Medicare should have the power to negotiate lower drug prices, similar to what the Veterans Administration is able to do. 5) FDA should have the necessary authority and resources to ensure that medical implants and drugs are safe, and should increase oversight of compounding pharmacies and drug manufacturing facilities. 6) Counter the well-financed drug and device industry’s sometimes misleading advertising with better consumer information. 7) Promote and broaden public reporting on health care-acquired infections, medical errors and other adverse events to provide the public a clearer assessment of the safety of whole facilities.

Oppose efforts to undermine the regulatory process; support regulations that improve our quality of life, protect our health and safety and pave the way to a sound economy that benefits all of us

All too often we hear the misleading and inaccurate rhetoric that regulations by their very nature are “job-killing,” “stifle small business” or “bad for the economy.” But these claims are not supported by evidence. Regulations are often the only means by which government agencies, often at the direction of Congress, can act to protect the public

from documented emerging threats. Americans overwhelmingly support regulations that make products and food safer, protect Main Street from financial wrongdoing, make the environment cleaner and keep our workers safer.

The federal rulemaking process, while necessary, is lengthy and often subject to undue influence by powerful special interests with prominent political patrons. Many pieces of legislation proposed in previous Congresses – from the Regulations from the Executive in Need of Scrutiny Act (the REINS Act), to the Regulatory Accountability Act (RAA), to the Independent Agency Regulatory Analysis Act – would exacerbate this problem and undercut the ability of federal agencies to protect consumers from unsafe food, predatory financial products and schemes, and dangerous consumer products. These bills and others like them would make it even more time-consuming, expensive, and burdensome for federal agencies to propose consumer protection measures. The result of passage of these types of bills will be harmful to consumers.

We urge support for legislation that would strengthen our regulatory system and oppose legislation that would hinder it. We also encourage the Administration to work to ensure a well-functioning and transparent Office of Information and Regulatory Affairs (OIRA) within the Office of Management and Budget (OMB) that expedites the rulemaking process.

Actions for Congress and the Administration: 1) Oppose “regulatory reform” legislation and riders that attempt to slow down or stymie the crucial work of federal agencies in protecting the public from harm. 2) Support legislation that strengthens regulatory protections by reducing special interest influence in the federal regulatory process and holds corporate violators of regulatory standards accountable to the public with stiffer penalties that deter future violations. 3) Support OIRA transparency and efficient movement through the regulatory clearance process.

Ensure our food, products and cars are safe

Robust consumer product and food safety laws were passed by Congress in 2008 and 2010, respectively. While these laws have had a significant and positive impact on the safety of our products and food, effective and complete agency implementation of these laws is only possible with adequate resources.

The passage of the Consumer Product Safety Improvement Act (CPSIA) in 2008 was a huge stride forward in protecting consumers from risks posed by unsafe products. Before passage of this law, we saw the need for the Consumer Product Safety Commission (CPSC) to recall over 20 million unsafe products – after they entered our homes and injured children. The CPSIA created important new consumer protections. Robust mandatory standards have been implemented for cribs, play yards, and nine other infant and toddler product categories. Lead levels in children’s products have been substantially reduced and consumers now have access to a useful database, www.saferproducts.gov, as a resource where they can report and research product hazards.

However, the CPSIA has not been fully implemented and CPSC's ability to continue these efforts must be protected. CPSC must still finalize remaining mandatory safety standards for infant and toddler products and promulgate rules to carry out the recommendations of the Chronic Hazard Advisory Panel on Phthalates. In addition, legislative and legal efforts have sought to eliminate or limit the www.saferproducts.gov database. Further, budget cuts would threaten CPSC's ability to fulfill its broad safety mission, including key priorities such as identifying hazardous imports and developing standards for high-risk products such as recreational off-road vehicles (ROVs), all-terrain vehicles (ATVs), window coverings, laundry packets, electric table saws, and upholstered furniture.

The Food Safety Modernization Act (FSMA) was passed in 2010, following numerous high-profile foodborne illness outbreaks linked to common, everyday foods such as peanut butter, spinach, peppers and eggs. FSMA provides FDA with new tools and enforcement powers to prevent contamination from occurring rather than simply reacting after consumers have already become sick. After lengthy delays, we are glad FDA has moved forward on rules to improve produce safety, preventive controls for food manufacturers, foreign supplier verification programs, a third party certification program, sanitary transportation of food, and intentional adulteration. We urge FDA to finalize these rules as rapidly as possible, and certainly by the dates agreed upon by the agency and consumer groups in a February 2014 settlement. Full and expeditious implementation of this important law is critical to protecting consumers from foodborne illness. Budget cuts would threaten the ability of food safety agencies to adequately inspect facilities and oversee the safety of our food supply.

Recent proposals by the U.S. Department of Agriculture's Food Safety and Inspection Service (FSIS) would improve public health protections and consumer labeling for meat, fish, and poultry products. Several rules that are currently under review by OMB, including those relating to pathogen reduction performance standards for poultry parts and ground poultry, raw beef recordkeeping, and mechanically tenderized meat should be published without delay. Furthermore, the laws governing FSIS' authorities need to be modernized, similar to new authorities granted to FDA through FSMA. Ultimately, the responsibility for food safety, currently dispersed across 15 federal agencies and departments, should lie with a single, independent food agency governed by a modernized food safety law.

To address the growing problem of loss of effectiveness of antibiotics, we must reduce antibiotic use on food animals, which accounts for 80 percent of all antibiotics sold in the U.S. FDA should act aggressively to reduce antibiotic use on animals, and Congress should support legislation to mandate broad reductions as outlined in the Preservation of Antibiotics for Medical Treatment Act (PAMTA) introduced in the last Congress.

Few industries have a greater impact on the public safety and health of Americans than the auto industry. This past year has exposed weaknesses at the National Highway Traffic Safety Administration (NHTSA), an agency whose mandate is to protect the

public from unsafe and defective vehicles. Congressional hearings and in-depth news investigations have uncovered problems at the agency regarding the prompt investigation of defects and too much reliance on the information supplied by the companies the agency is authorized to regulate. The auto industry, in turn, has been slow to correct serious defects in the products they sell. Congress should provide NHTSA the funds and tools it needs to address these problems.

Actions for Congress and the Administration: 1) Release food safety rules from OMB and ensure efficient review of future rules. 2) Ensure FSMA rules provide strong protections for consumers. 3) Adequately fund federal food safety activities by both FDA and USDA, and increase and enhance inspections of domestic and imported foods and products before they enter our shores and stores. 4) Retain effective Country of Origin Labeling. 5) Support and enhance activities for FDA and USDA to ensure that food producers are producing food in a safe and sanitary manner and to eliminate antibiotic use except for the treatment of sick animals. 6) Reintroduce and support passage of PAMTA in Congress. 7) Provide the USDA with modernized authorities to assure the safety of meat and poultry products. 8) Oppose legislation that would limit the ability of states to expand and enhance food labeling and safety. 9) Ensure that CPSC obtains adequate resources, and carefully oversee CPSC's implementation of the safety law and ensure that efforts to limit implementation or future activities are not realized. 10) Address the underfunding of NHTSA by providing the agency the resources needed to oversee the automotive industry, increase its ability to levy fines, and establish oversight measures to prevent undue influence by auto manufacturers in the regulatory and recall process.

Fight efforts to undo environmental progress; provide consumers with affordable and sustainable energy options

Real progress under the Clean Air Act is under attack. Energy companies are pushing hard to stall or repeal EPA's emission standards for greenhouse gases and other pollutants. The costs to public health and our climate will be severe, and will be borne by ordinary consumers. Many of the harms will be irreversible.

Addressing the stark reality of climate change and improving consumers' financial health need not be at odds. A clean energy future can reduce greenhouse gas emissions, give consumers more energy options, reduce the cost of energy, and offer sustainable, affordable fuels that are not tethered to global commodity markets. Energy costs remain unaffordable for many families, and our nation's continued dependence on fossil fuels threatens our economy, national security, public health and the environment.

In order to transition to a cleaner future, public policy is critical in guiding the market towards reducing oil consumption and aligning renewable energy production, alt-fuel infrastructure, and alt-fuel vehicles. Energy efficiency and fuel economy are essential opportunities for savings. By encouraging the development of alternative fuels, infrastructure and vehicles that are affordable and sustainable, consumers will have

greater choices and opportunities to reduce their fuel costs and live healthier lives.

Actions for Congress and the Administration: 1) Oppose efforts to undermine the Clean Air Act, including emissions standards for power plants and vehicles. 2) Encourage the development of alternative fuels, infrastructure and vehicles that are affordable and sustainable. 3) Stay the course to meet EPA/ National Highway Traffic Safety Administration targets for fuel economy (54.5 mpg by 2025). 4) Increase investments in transportation and livability initiatives that reduce oil consumption. 5) Support Department of Energy efforts to update and adopt appliance efficiency standards across the full range of household consumer durables that reduce energy consumption and lower consumer costs. 6) Ensure that federal buildings are in compliance with the most current building energy codes and encourage states to adopt and enforce those codes. 7) Provide adequate oversight over the Federal Energy Regulatory Commission's directive to ensure that all electric rates are "just and reasonable." 8) Increase financial assistance to lower income families who cannot afford basic energy needs, and help families reduce their fossil fuel energy use through weatherization and efficiency programs and renewable energy options, financed in part by eliminating subsidies to the oil industry.

Ensure that the Internet and other telecommunications services remain affordable and accessible, and consumers' privacy is protected

The Internet and other telecommunications services play an increasingly central and critical role in the everyday lives of consumers. Consumers are living more of their lives online and through mobile devices. Affordable, quality broadband should be available for all. Yet Internet service, quality, and costs are uneven. Millions of Americans are only able to get slow and/or expensive Internet service, while some do not even have it at all. Competition in the broadband market is extremely limited. This lack of competition comes at a time when high speed Internet is becoming increasingly important to participate in civic life and commerce.

When consumers go online, they should be able to choose the content they want, and Internet service providers should deliver that content in the same way. Whether it's a big company like Amazon or a small, scrappy start-up, consumer access to them should be at the same level of quality and speed. This idea of "net neutrality" was essential to making the Internet the extraordinary resource of information, ideas and commerce that we enjoy today.

Internet providers should not be allowed to charge certain sites and services for special treatment, while saddling other sites with slower speeds and second-class status. This could mean that consumers will wind up being charged more money for fewer online choices. We believe the FCC should adopt strong net neutrality rules to ensure that access to the communications network is nondiscriminatory and promotes competition and freedom of expression.

The proposed merger between Comcast and Time-Warner Cable merger would result in a behemoth media company that would give the combined company unprecedented power over the programming that reaches consumers and allow it to serve as an "Internet gatekeeper" for more than half of the nation's high speed broadband users. Should the merger go through, this new media giant will face less competition at the national level and would be able to control what content reaches consumers and what they must pay. Cable rates continue to skyrocket and consumers already view these two companies as providing sub-par customer service. This merger will result in higher prices, fewer choices, and worse customer service.

Security and privacy on the Internet varies widely. Many consumers have been stung by data breaches which put their personal information at risk. Still many consumers have little or no idea about the vast amount of information collected about them every time they go online and its potentially unfair and discriminatory use. We support the principles set forth in the Consumer Privacy Bill of Rights and urge that those principles be codified to effectively protect consumers.

As technology evolves and people adopt new and more advanced services, our laws and regulations must keep pace with these innovations. We need policymakers to help ensure that a framework is in place to encourage telecommunications competition, protect consumers' online privacy, root out abusive practices in the marketplace, and ensure people have fair access to vital services.

Actions for Congress and the Administration: 1) Ensure and preserve strong net neutrality rules so consumers can freely and equally access the Internet and the online environment continues to grow and develop. 2) Oppose the merger between Comcast and Time Warner Cable. 3) As the nation transitions from a Public Switched Telephone Network to a Public Digital Communications Network, policymakers should ensure that the public interest principles on which the telephone network was built are preserved and strengthened including the fundamental commitment to universal service and nondiscriminatory access to the communications network. 4) Ensure that consumers using wireless and Internet phone services are granted the same protections as traditional landline customers by expanding protections to prevent unauthorized charges from third party billers. 5) Continue and grow the commitment to building out and expanding our nation's broadband infrastructure so that it is affordable and all consumers are able to access the multitude of telecommunications technologies available in order to be active participants in the online, wireless and mobile environments. 6) Reduce unwanted telemarketing calls. 7) Enact minimum data security standards that do not preempt states from passing stronger protections and which provide consumers with private rights of action to protect the security and confidentiality of customer information from malicious hacking. 8) Codify the Consumer Privacy Bill of Rights to protect consumers.

Improve consumer access to justice by reinstating legal rights

Consumer legal rights remain under constant assault. In states throughout the country, powerful special interests continue to push to eliminate and/or limit the reach and effectiveness of state consumer protection laws. Limits on claims and causes of actions, statutory and punitive damages, and private rights of action have served to restrict consumers' access to justice and removed significant incentives for businesses to comply with consumer protection law. On both state and federal levels, we have seen legislatures actively restrict consumers' ability to act collectively and seek redress through the important legal mechanism of class actions. We have seen our nation's courts, led by the Supreme Court, effectively encouraging businesses to deny consumers access to our public justice system by sanctioning the use of forced arbitration in all consumer contracts and under almost any and all circumstances. And, many new proposals to limit consumers' access to courts and ability to obtain full and adequate remedies are likely to be considered in the new Congress.

Actions for Congress and the Administration: 1) Enact legislation that does not preempt state law and that restores an unbiased and open justice system that remedies harms and holds wrongdoers accountable. 2) Ensure a consumer's right to choose alternative dispute resolution, judicial review, or a jury by barring pre-dispute mandatory binding arbitration clauses from consumer contracts. 3) Ensure the viability and enforceability of federal consumer protection laws by updating outdated liability provisions, preserving access to counsel through fee shifting statutes and permitting enforcement by state attorneys general. 4) Ensure that systematic wrongs are righted by providing for class actions when pervasive and expansive misconduct occurs. 5) Protect against dangerous riders and legislation that would deny or impede access to the court system for consumers and other victims of corporate wrongdoing, or impair their ability to obtain remedies and compensation for injuries inflicted upon them.

Protect consumers by ensuring open, competitive and fair markets

Consumers have a right to expect markets to operate competitively and fairly, with strong protections in place against monopolistic, collusive and anti-competitive practices.

Across the economy, however, market concentration has skyrocketed in recent decades, resulting in higher consumer prices, reduced consumer choice, diminished product quality, barriers to innovation and unfair disadvantages to small business. Many deeply felt consumer abuses are the direct result of oligopolistic practices and market manipulation: the lower quality meat and poultry from factory farms; outrageously high pharmaceutical prices; high energy prices; excessive charges for live performance tickets; a cable TV universe of 500 channels and nothing to watch; unjustified banking fees; and much more. Small businesses suffer as well, diminishing both marketplace diversity and community connectivity. Yet even as industry concentration and anti-competitive practices have worsened, public and private enforcement of antitrust and competition laws has waned, with few new remedies available to address evolving anti-competitive practices.

Actions for Congress and the Administration: 1) Toughen enforcement of antitrust prohibitions on anti-competitive mergers. 2) Enact legislation to remove court-created barriers to antitrust enforcement, including unreasonably high pleading standards. 3) Enact legislation and toughen enforcement against patent monopoly abuse, including pay-to-delay pharmaceutical arrangements and the grant of patents on business methods and other inventions that do not meet appropriate patentability standards. 4) Enact legislation mandating the break-up of too-big-to-fail financial institutions, and start trust-busting aimed at other monopolies and oligopolies that undermine the competitive functioning of markets. 5) Strengthen and apply the "incipiency doctrine," which recognizes that mergers may have domino effects and should be assessed accordingly. 6) Conduct oversight hearings and enact legislation creating a special commission to evaluate the impact of corporate concentration on our economy and society.

Ensure that international trade pacts raise rather than diminish consumer standards and well-being

Increased trade may benefit consumers by lowering price and expanding choice. However, today's pending trade pacts, including the Trans-Pacific Partnership (TPP) and the Transatlantic Trade and Investment Partnership (TTIP), extend far beyond tariffs and quotas. They would set binding terms, including on future Congresses and state legislatures, that could limit critical consumer safeguards relating to food safety and consumer labeling, financial regulation, data privacy, energy, medicine patents, and safety standards for products ranging from autos to toys to more. Most troubling, through "investor-state dispute settlement" provisions, they propose to empower foreign companies directly to sue governments before foreign tribunals to demand uncapped amounts of taxpayer compensation for legitimate, non-discriminatory governmental regulatory action that might impair their profits.

Unfortunately, and unnecessarily, these agreements are being negotiated in secrecy. Negotiating texts are not available to the public, impeding the ability of the public to make informed comments, even as the Office of the U.S. Trade Representative shares negotiating texts with 500 official corporate advisors.

Actions for Congress and the Administration: 1) Given the scope of today's agreements, the old Fast Track trade authority mechanism to approve agreements in Congress is simply inappropriate and unacceptable. It must be replaced with a new mechanism that provides a robust role for the public and Congress throughout the negotiating process and ensures that Congress approves the contents of the agreements before a president enters into them and that expedited consideration only apply to pacts that meet Congress' negotiating objectives. 2) Make public the negotiating texts of the TPP and TTIP. 3) Reject inclusion of any provisions in trade and investment deals that give foreign investors special rights and remedies distinct from those available to domestic investors and citizens. 4) Ensure that the TPP, TTIP and other agreements, if they are to cover expansive and regulatory terrain, elevate rather than constrain consumer protection and rights. Regulatory provisions should require the highest standards of consumer and

other protections and related compliance, while affording both trading partners the autonomy to adopt stronger non-discriminatory protections.

Ensure consumers are afforded equal participation in our political system by securing money in politics reforms

Corporations and special interests have undue influence in our political system, which can lead to laws and regulations that are not in the best interests of consumers. Every election since 1998 has been more expensive than the presidential or mid-term election before it, and the 2014 election is no exception – clocking in at nearly \$4 billion – the most expensive mid-term in history, and the most dominated by large donations from the wealthiest among us and corporate interests. To balance the scale and ensure that every American has an equal voice at all levels of government, we need to reform our system of money in politics.

Actions for Congress and the Administration: 1) Enact effective disclosure requirements for the use of money at all levels of government, and support and enforce strong transparency rules at the FEC, IRS, SEC, and FCC, as well as promote an executive order requiring government contractor disclosure. 2) Support public financing systems which provide incentives that encourage the active participation of small donors in our elections so candidates are accountable to, and dependent on, the people, not moneyed interests. 3) Enact a constitutional amendment to overturn cases like Citizens United v. FEC and McCutcheon v. FEC and reclaim our Constitution to empower people to adopt common sense rules to stop the improper influence of big money on our government.